



## Inning #4

# How to Coach Different Types of Teams

**The Webinar will begin at 10:00am**  
**Participant Dial In Number: 1-855-897-5763**

# Today's Webinar

- Dial in to the audio portion of the webinar using the telephone number on the Audio tab. Audio is transmitted through the telephone only, not through computer speakers.
- All participants will remain muted for the duration of the program.
- Questions can be submitted using the Q&A tab on your Webex control panel; we will pause periodically to take questions.
- A recording of the webinar and any related materials will be available online and emailed to all registrants.

# Agenda

- Introductions
- Recap of Inning #3
- Coaching Different Types of Teams
  - Marketplace rules regarding how individuals, families and household sizes are defined
  - Factors that affect eligibility
  - Questions in the Marketplace application that impact program eligibility
- Questions & Answers
- Conclusion

# Presenters

- Welcome
  - Donna Frescatore  
*Executive Director, NY State of Health*
- Today's Presenters
  - Rachael Morrissey  
*Senior Training Specialist, Maximus*
  
  - Amy Scanlon  
*Training Specialist, Maximus*
  
  - Gabrielle Armenia  
*Bureau Director, Child Health Plus Policy & Exchange Consumer Assistance*
  
  - K. Pam Lavillotti  
*Project Manager, Division of Eligibility and Marketplace Integration, Office of Health Insurance Programs*
  
  - Kathleen Johnson  
*Assistant Director, Bureau of Community Enrollment & WMS Eligibility Processing*

## Inning #3: Know the Immigration Rules of the Game, Part 2: Evaluation Survey Results

### **Here's what you said:**

- More than 96% said it “increased my knowledge of the topic(s).”
- More than 97% said “there was sufficient information shared that will enable me to successfully enroll immigrants and their families into coverage.”

*“The advance slides were very helpful to follow along with and take notes.”*

*“Keep up the good work. Things are going great!”*

*“You can't fix perfect!”*

*“Try and get more of the questions answered.”*

***Complete the evaluation survey of today's webinar immediately following the program.***

# Inning 4: How to Coach Different Types of Teams



### Objectives

By the end of this inning, you will be able to:

- State the Marketplace rules regarding how individuals, families and household sizes are defined.
- Describe the factors that affect eligibility.
- Explain how questions in the Marketplace application impact program eligibility.

### Lineup for Today's Inning

1. Domestic Partners with Common Children
2. Married Couple Expecting a Child
3. American Indian/Alaskan Native Benefits
4. Homeless Individual Applying for Coverage
5. TPHI in the Marketplace
6. Consumer 65 and over; Caretaker Relative

**Domestic Partners with Children**

# **True or False?**

Household composition is based solely on tax filing status and who is applying for coverage.

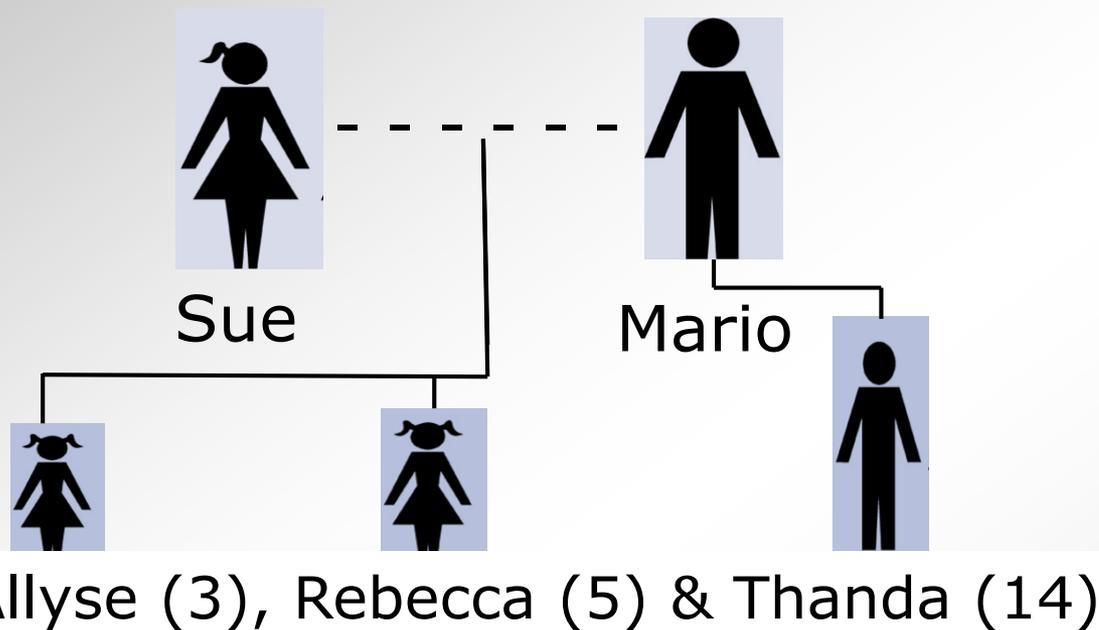
### Domestic Partners with Children

Household composition is based on tax filing status and who is applying for coverage, with a few exceptions.

- QHPs cover domestic partners of subscribers as spouses.
- If domestic partners and their children are QHP-eligible, they can insure themselves and their children in a single family policy.

## Inning 4: How to Coach Different Types of Teams

### Family #1: Scenario 1 - Domestic Partnership



- **Domestic partners (7 yrs.)**
- 2 children in common
- 1 child from previous relationship
- Mario's income: \$68,000
- Sue's income: \$51,000
- File separately, each claiming one of their common children
- Mario also claims his child, Thanda
- All are seeking coverage and live together

# Inning 4: How to Coach Different Types of Teams

**Mario Gonzalez**

Sue Gonzalez is the  of Mario Gonzalez

Allyse Gonzalez is the  of Mario Gonzalez

Rebecca Gonzalez is the  of Mario Gonzalez

Thanda Gonzalez is the  of Mario Gonzalez

**Sue Gonzalez**

Mario Gonzalez is the  of Sue Gonzalez

Allyse Gonzalez is the  of Sue Gonzalez

Rebecca Gonzalez is the  of Sue Gonzalez

Thanda Gonzalez is the  of Sue Gonzalez

**Allyse Gonzalez**

Mario Gonzalez is the  of Allyse Gonzalez

Sue Gonzalez is the  of Allyse Gonzalez

Rebecca Gonzalez is the  of Allyse Gonzalez

Thanda Gonzalez is the  of Allyse Gonzalez

**Rebecca Gonzalez**

Mario Gonzalez is the  of Rebecca Gonzalez

Sue Gonzalez is the  of Rebecca Gonzalez

Allyse Gonzalez is the  of Rebecca Gonzalez

Thanda Gonzalez is the  of Rebecca Gonzalez

**Thanda Gonzalez**

Mario Gonzalez is the  of Thanda Gonzalez

Sue Gonzalez is the  of Thanda Gonzalez

Allyse Gonzalez is the  of Thanda Gonzalez

Rebecca Gonzalez is the  of Thanda Gonzalez

# Inning 4: How to Coach Different Types of Teams

## Mario Gonzalez

Select Mario's Tax Status \*

Single ▼

Who will Mario claim as a dependent on next year's tax return? Check everyone who will be claimed as a dependent. \* ?

- Sue Gonzalez
- Allyse Gonzalez
- Rebecca Gonzalez
- Thanda Gonzalez

**i** If there is a dependent not listed here, please click here

## Sue Gonzalez

Select Sue's Tax Status \*

Single ▼

Who will Sue claim as a dependent on next year's tax return? Check everyone who will be claimed as a dependent. \* ?

- Mario Gonzalez
- Rebecca Gonzalez

**i** If there is a dependent not listed here, please click here to go back and add this person.

Back

Next

## Inning 4: How to Coach Different Types of Teams

### Absent Parent

In this section, we will ask questions to see if a parent living outside of the home can provide medical support to their children who qualify for Medicaid.

---

If you fear physical or emotional harm if you provide information about this parent who does not live in the home, check this box. ⓘ

## Inning 4: How to Coach Different Types of Teams

@Mario Gonzalez Advance Premium Tax Credit

HHS = 3

Marketplace ID: HX0002151162

Congratulations! You are eligible to enroll in a qualified health plan through the Marketplace and receive tax credits to help pay for the cost of your insurance.

The amount of your tax credit is calculated based on the number of people in your household and the income information you provided to us. Everyone who qualifies for a tax credit will share the total tax credit amount to purchase a plan that is right for your family. You told us your household income is \$68,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Maximum Tax Credit
\$68,000.00	348.18%	\$144.40 per month

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

👤 Sue Gonzalez Advance Premium Tax Credit

HHS = 2

Marketplace ID: HX00002151163

Congratulations! You are eligible to enroll in a qualified health plan through the Marketplace and receive tax credits to help pay for the cost of your insurance.

The amount of your tax credit is calculated based on the number of people in your household and the income information you provided to us. Everyone who qualifies for a tax credit will share the total tax credit amount to purchase a plan that is right for your family. You told us your household income is \$51,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Maximum Tax Credit
\$51,000.00	328.82%	\$144.40 per month

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

©Thanda Gonzalez **Child Health Plus**

HHS = 3

Marketplace ID: HX0002151166

Congratulations! You are qualified for health insurance through Child Health Plus with \$45.00. You told us your household income is \$68,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$68,000.00	343.61%	\$45.00

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

Allyse Gonzalez Child Health Plus

HHS = 5

Marketplace ID: HX0002151164

You are not eligible to receive help paying for your health care coverage. However you can purchase a Child Health Plus plan or a child-only qualified health plan through the Marketplace at full cost. If your circumstances change, you may contact the Marketplace to have your eligibility redetermined.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$119,000.00	426.37%	Full Pay CHIP Premium

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

Rebecca Gonzalez Child Health Plus

HHS = 5

Marketplace ID: HX0002151165

You are not eligible to receive help paying for your health care coverage. However you can purchase a Child Health Plus plan or a child-only qualified health plan through the Marketplace at full cost. If your circumstances change, you may contact the Marketplace to have your eligibility redetermined.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$119,000.00	426.37%	Full Pay CHIP Premium

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Domestic Partners with Children

# True or False?

Household composition is based solely on tax filing status and who is applying for coverage.

Household composition is based solely on tax filing status and who is applying for coverage, with a few exceptions.

### Family #1: Scenario 1 - Domestic Partnership

Tax Filing Exceptions:

1. Individuals (other than a spouse or child) who expect to be claimed as a tax dependent by another tax payer.
2. Children who expect to be claimed by one parent as a tax dependent and are living with both parents, and whose parents do not expect to file a joint tax return.
3. Children claimed as a tax dependent by a non-custodial parent.

Also, please note that:

4. Children living with caretaker relatives who are not their parents, such as grandparents, apply for Medicaid without consideration of the relatives' income, whether or not the caretaker relative claims the child as a dependent.
5. Married couples, if living together, are always considered to be in the same household regardless of tax status (filing separately or jointly, claiming the spouse as a dependent, not filing, etc.).
6. If a non-filer applies, but is expected to be claimed as a tax dependent by someone else, they need to apply within that taxpayer's household, if living together.

**Pregnancy**

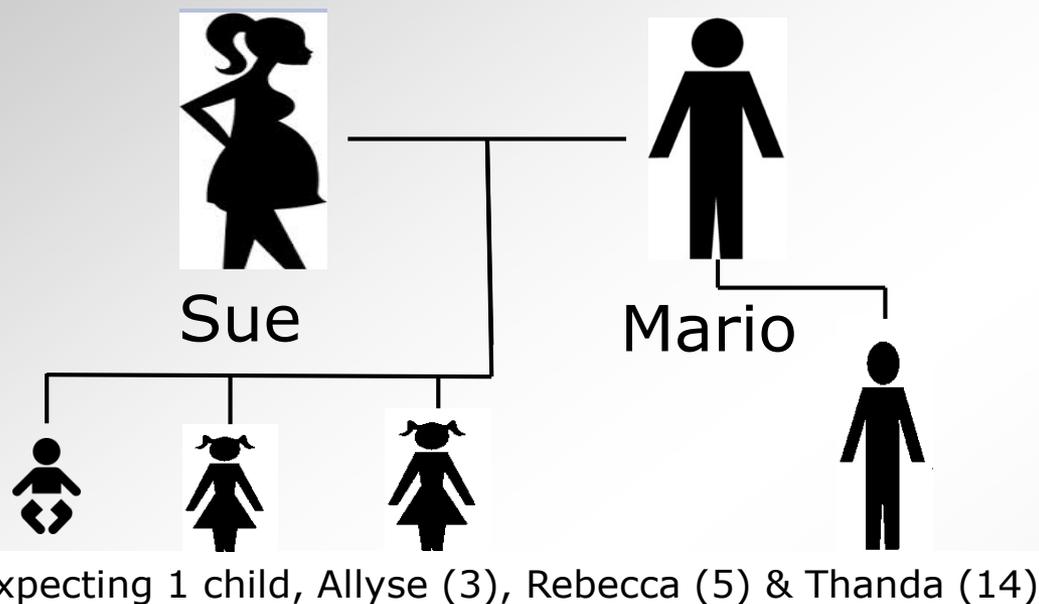
**True or False?**

For determining household size, an unborn child is counted for QHPs.

### Pregnancy

- Proof of pregnancy/Expected Date of Confinement (EDC) is not required; self-attestation is accepted.
- For the purpose of counting household size, pregnant women applying for **Medicaid** or **CHPlus** count as 1 plus the number of children expected.
  - E.g. A woman expecting twins would be counted as 3.
  - Pregnant women with satisfactory immigration status or citizenship will receive Medicaid continuous coverage.
  - Undocumented pregnant women are not eligible for continuous coverage and receive 60 days post-partum.
- For budgeting purposes, an unborn child is not counted for QHPs.

### Family #1: Scenario 2 – Pregnancy Income Change



- Married (7 yrs.)
- 2 children together
- 1 child from previous relationship
- **Sue is pregnant and due in November**
- **Mario's income: \$42,000**
- **Sue's income: \$9,000**
- File jointly
- All three children are claimed as dependents
- All are seeking coverage and live together

**Family #1: Scenario 2B – Pregnancy Income Change**



## Inning 4: How to Coach Different Types of Teams

⊙ Mario Gonzalez **Advance Premium Tax Credit** **CSR**

**HHS = 5**

**Marketplace ID: HX0002151162**

Congratulations! You are eligible to enroll in a qualified health plan through the Marketplace and receive tax credits to help pay for the cost of your insurance.

The amount of your tax credit is calculated based on the number of people in your household and the income information you provided to us. Everyone who qualifies for a tax credit will share the total tax credit amount to purchase a plan that is right for your family. You told us your household income is \$51,000.00.

You are also eligible to get help paying for your out of pocket costs. This means you will pay less when you go to the doctor or get a prescription, and your yearly deductible is smaller. But you must pick a silver-level health insurance plan if you want to get this benefit.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Maximum Tax Credit	Maximum Out of Pocket Costs
\$51,000.00	184.98%	\$144.40 per month	\$2,000.00/year for Single \$4,000.00 for Couple or Family

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

Sue Gonzalez Medicaid

HHS = 6

Marketplace ID: HX0002151163

Congratulations! You are eligible to enroll in Medicaid. Your eligibility is based on the number of people in your household and the income information you provided to us. You told us your income is \$51,000.00.

Annual Household Income	Federal Poverty Level
\$51,000.00	159.52%

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

©Allyse Gonzalez Child Health Plus

HHS = 6

Marketplace ID: HX0002151164

Congratulations! You are qualified for health insurance through Child Health Plus with \$0.00. You told us your household income is \$51,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$51,000.00	159.52%	\$0.00

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

Rebecca Gonzalez Child Health Plus

HHS = 6

Marketplace ID: HX0002151165

Congratulations! You are qualified for health insurance through Child Health Plus with \$0.00. You told us your household income is \$51,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$51,000.00	159.52%	\$0.00

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

Thanda Gonzalez Child Health Plus

HHS = 6

Marketplace ID: HX0002151166

Congratulations! You are qualified for health insurance through Child Health Plus with \$0.00. You told us your household income is \$51,000.00.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Premium Amount
\$51,000.00	159.52%	\$0.00

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Pregnancy

# True or False?

For determining household size, an unborn child is **not** counted for QHPs.

**American Indian/Alaskan Native (AI/AN)**

# **True or False?**

American Indian/Alaskan Natives have additional benefits available to them in the Marketplace.

### American Indian/Alaskan Native (AI/AN)

- Certain income paid to AI/AN does not count towards MAGI.
  - E.g. Student financial assistance provided under the Bureau of Indian Affairs education programs.
- AI/AN are eligible for an Individual Exemption.

### American Indian/Alaskan Native (AI/AN) – QHP

- AI/AN can enroll in or change QHPs once per month.
- No cost sharing if the consumer is less than or equal to 300% FPL.
- No cost sharing for I/T/U (Indian Health Services, Tribal Programs, and Urban Indian Programs) providers.
- AI/AN must document their AI/AN status in order to receive these additional benefits.

### **American Indian/Alaskan Native (AI/AN) – CHPlus and Medicaid Managed Care**

- An individual eligible for CHPlus or Medicaid Managed Care can attest to their AI/AN status.
- A child eligible for a subsidized CHPlus would have no premium contribution.
- AI/AN can change their Medicaid Managed Care Plan each month.

**American Indian/Alaskan Native (AI/AN)**

# **True or False?**

American Indian/Alaskan Natives have additional benefits available to them in the Marketplace.

What questions do you have?



**Homeless Individuals**

**True or False?**

If a homeless individual does not have a permanent address, they cannot apply for coverage in the Marketplace.

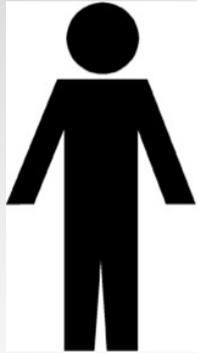
### Homeless Individuals

- If consumer does not have a permanent home address or is homeless, they can apply for health care coverage. They will need to provide the name of the county that they live in and a mailing address.
- County is important because it determines the plans that are available to the consumer.
- Mailing Address could be:
  - Address of family member/friend
  - Shelter they may frequent
  - P.O. Box
  - Case worker

### Homeless Individuals

- Homeless individuals may be able to request a documentation exemption because of special circumstances.
  - A referral needs to be sent to DOH, who will contact the consumer regarding their documentation exemption request.
  - Exemptions may be requested for nearly any documentation, except Citizenship/Immigration and Identity.

### Family #3: Scenario 1 – Homeless Individual



Sam Casey

- **Sam is homeless**
- Shelter he frequents helped him set up P.O. Box
- Income: \$9,000
- Sam is seeking coverage

## Inning 4: How to Coach Different Types of Teams

### Family #3: Scenario 1 – Homeless Individual

#### Home Address

Tell us where you live. Enter the house or building number and street name in Address Line 1. Tell us the street address that is on your U.S. Driver's License or other government issued Photo-ID. If you have an apartment number, room number, or suite number, enter it in Address Line 2.

Address Line 1 \*\*\*

Address Line 2

City \*\*

Zip Code \*\*

County \*\*

State \*\*

During identity proofing, consumers must indicate an address.

Later in the application, consumers can indicate that the address they entered is not a fixed address.

#### New Residential Address

Full-time student living in another state can still use their NY address to access health insurance coverage in NYS. If you are working outside of NYS but primarily reside in NYS, please use your NYS address. This will allow you to access health coverage and providers in the State.

No Fixed Address

Participant in address confidentiality program

Address Line 1 \*

Address Line 2

City \*

ZIP Code \*

County \*

State \*

**Family #3: Scenario 1 – Homeless Individual**



Sam Casey HHS = 1; Income: \$9,000; 77% FPL = Medicaid

## Homeless Individuals

# True or False?

If a homeless individual does not have a **permanent address**, they cannot apply for coverage in the Marketplace. care coverage. They will need to provide the name of the county that they live in and a mailing address.

**Third Party Health Insurance (TPHI)**

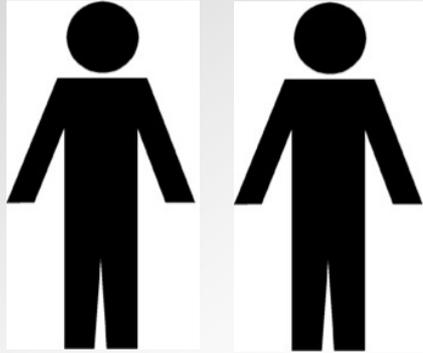
**True or False?**

If a consumer has TPHI, they are not eligible to apply for coverage in the Marketplace.

### Third Party Health Insurance (TPHI)

- Consumers with TPHI may apply to the Marketplace. Eligibility for financial assistance will depend on the cost of TPHI as a percentage of household income.
- QHP-eligible consumers who have TPHI will not qualify for APTC unless the TPHI costs more than 9.5% of household income for Employee Only coverage, or the TPHI is not Minimum Essential Coverage (60% AV or greater).

### Family #4: Scenario 1 - Third Party Health Insurance (TPHI)



Thomas Jones & William Day

- Married
- File taxes jointly
- Thomas's income: \$39,000
- **Thomas's employer offers "employee only" insurance, but Thomas feels it is unaffordable**
- William's income: \$22,000
- **William does not have offer of insurance**
- Thomas and William are seeking coverage
- Thomas and William live together

## Inning 4: How to Coach Different Types of Teams

### Coverage Thomas Has

This information is needed to determine if you can get help to pay for all or some of your health insurance premiums.

Is Thomas enrolled in health care coverage now? Select yes even if the coverage is from someone else's job, such as a parent or spouse. Select no if you are currently enrolled in Medicare, Medicaid, Child Health Plus, Family Health Plus, Tricare, Veteran's Health Care Program, or the Peace Corps. ? \*

Yes  No

### Insurance Information for Thomas

Please indicate if Thomas is enrolled in any of the health care programs below. Check all that apply

Coverage under an eligible employer-sponsored health plan ?

Please provide the following information for the eligible employer-sponsored coverage

Policy Holder ?

Thomas

Carrier Name ?

FREEDOM HL ?

Policy Number

23456

ID Number ?

556898

Policy Cost ?

250.00

Frequency of Payment

Bi-weekly(Every two weeks) ?

Coverage Start Date

01

-

01

-

2010

Coverage End Date ?

MM

-

DD

-

YYYY

Service Covered

Inpatient ?

Outpatient ?

Both

+ Add Coverage

# Inning 4: How to Coach Different Types of Teams

Can Thomas get health care coverage through a job? Check yes even if the coverage is through someone else's job, such as a parent or a spouse. \*

Yes  No

Is Thomas qualified to enroll in this coverage?

Yes  No

Date consumer will be qualified to enroll in this coverage?

07 - 30 - 2014

## Tell us about the job that offers coverage

### Employee Information

First Name

Thomas

Middle Name

Last Name

Jones

Social Security Number

- -

Works Full Time

### Employer Information

Employer Name

ABC Law Firm

Employer Identification Number

Employer Address Line 1

123 Main St

Employer Address Line 2

City

Albany

ZIP Code

12203

State

NEW YORK

Employer Phone Number

- -

Who can we contact about employee health coverage at this job?

Contact Phone Number (if different from above)

- -

Contact Email Address

Does the employer offer a health plan that meets minimum value standard? \*

Yes  No

For the lowest cost plan that meets the minimum value standard offered only to the employee (don't include family plans) How much would the employee have to pay in premiums for this plan? \*

Cost

350.00

How Often

Bi-weekly(Every two weeks)

## Inning 4: How to Coach Different Types of Teams

### Family #4: Scenario 1 – Third Party Health Insurance (TPHI)



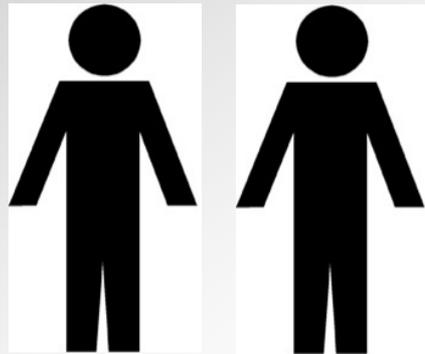
**Thomas** has employer-sponsored insurance and would not be eligible to apply for coverage in the Marketplace. The employer-sponsored coverage costs 6% for the Employee Only coverage and is more than 60% AV, therefore, it meets the minimal essential benefits and is considered affordable.



Thomas

**William's** HHS = 2; Income: \$62,000; 399% FPL = QHP with APTC

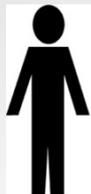
### Family #4: Scenario 2 – TPHI & Income Change



Thomas Jones & William Day

- Married
- File taxes jointly
- Thomas's income: **\$39,000**
- **Thomas's employer offers "employee plus spouse/dependents" insurance, but Thomas feels it is unaffordable**
- William's income: **\$22,000**
- Thomas and William are seeking coverage
- Thomas and William live together

### Family #4: Scenario 2 – TPHI – Income Change



Thomas



William

**Thomas and William** would both be determined ineligible for financial assistance through the Marketplace. Even though the total cost of the insurance is 15% of the household income, the definition of affordability is based off the cost for Employee Only coverage and in this case, that cost is 6%.

Thomas and William could choose to enroll in a full pay QHP or the employer-sponsored coverage.

### Third Party Health Insurance (TPHI)

- A consumer who has employer-sponsored health coverage and qualifies for Medicaid through the Marketplace, may be able to keep the insurance and have New York's Medicaid program pay some or all of the premium through the Medicaid Premium Assistance Program.
  - The TPHI is billed as the primary payer and Medicaid is billed as the secondary payer.
  - Coverage will be Fee-for-Service only; participants will not be allowed to enroll in Medicaid Managed Care.
- If TPHI **does not** include coverage for children, CHPlus may be an option for children under the age of 19.
  - A child must not be eligible for Medicaid and must not be actively insured by other coverage to be eligible for CHPlus.

**Note:** A child with access to NYSHIP is ineligible for CHPlus.

Third Party Health Insurance (TPHI)

## True or False?

If a consumer has TPHI, and it meets the definition of affordability, they are not eligible to apply for coverage in the Marketplace.  
If a consumer has TPHI, and it does not meet the definition of affordability, they are not eligible to apply for coverage in the Marketplace.

What questions do you have?



**Family #5: Scenario 1 – Consumers 65 and Over**

# **True or False?**

An individual over the age of 65 can apply for coverage in the Marketplace.

### Family #5: Scenario 1 – Consumers 65 and Over

MAGI – May apply on NYSOH

- Individuals who are ineligible for Medicaid and Medicare, can apply through the Marketplace, and may be eligible for a QHP.
- A parent/caretaker relative, age 65, and eligible for Medicaid, may apply through the Marketplace.
- Individuals under age 65, in a household with a person over 65, can apply through the Marketplace.

### Family #5: Scenario 1 – Consumers 65 and Over

Non-MAGI – apply to LDSS

- An individual, age 65 and older, who is not a parent/caretaker relative, and age is a condition of eligibility, is non-MAGI and must apply at the LDSS. This includes those who are dual-eligible for Medicare and Medicaid.

### Family #5: Scenario 1 – Age 65 and Older - Medicaid



Edward, over 65



Margaret, 63

- Married 38 yrs.
- **Edward is enrolled in Medicare and works part-time**
- Edward's income: \$54,000
- Margaret does not work
- File taxes jointly
- Only Margaret is seeking coverage
- Edward and Margaret live together

## Inning 4: How to Coach Different Types of Teams

☑ Margaret Ryan **Advance Premium Tax Credit**

HHS = 2

Marketplace ID: HX0002151156

Congratulations! You are temporarily eligible to enroll in a qualified health plan through the Marketplace and receive tax credits to help pay for your insurance.

The amount of your tax credit is calculated based on the number of people in your household and the income information you provided to us. Everyone who qualifies for a tax credit will share the total tax credit amount to purchase a plan that is right for your family. You told us your household income is \$54,000.00.

In order for your application to be approved you must submit documents to confirm that the information you provided in your application is accurate. If you do not submit documentation within the required time frame, the Marketplace will determine your eligibility based on our available records.

Certain groups of people, like people 65 or older, parents, children, people with disabilities or who are blind, may have their eligibility for Medicaid determined under a different basis, like through the Spenddown or Excess Income Program. This program allows individuals to subtract their medical expenses from their household income to become eligible for Medicaid. If your household income is above the Medicaid level or if your eligibility could not be determined through the Marketplace, you may be able to get help paying for your medical bills through this program. More detail is available in the plan selection section.

Annual Household Income	Federal Poverty Level	Maximum Tax Credit
\$54,000.00	348.16%	\$144.40 per month

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

### Family #5: Scenario 1 – Age 65 and Older - QHP



**Edward** and his income are counted in the household, but he will **not be eligible for a QHP** because he is currently receiving Medicare.

**Family #5: Scenario 1 – Consumers 65 and Over**

**True or False?**

An individual over the age of 65 can apply for coverage in the Marketplace.

**Family #5: Scenario 2 – Consumers 65 and Over**

# **True or False?**

When an individual is dual-eligible for Medicare and Medicaid, they can apply in the Marketplace.

### **Family #5: Scenario 2 – Age 65 and Older, Dual-Eligible for Medicare and Medicaid**

- When an individual is dual-eligible, Medicare is the primary insurance.
- Depending on the dual-eligible enrollee's Medicaid coverage, some or all premiums, co-insurances, and/or deductibles can be paid by Medicaid.

### Family #5: Scenario 2 – Age 65 and Older, Dual-Eligible for Medicare and Medicaid



Edward, over 65



Margaret, 63

- Married 38 yrs.
- **Edward is enrolled in Medicare and works part-time**
- Edward's income: **\$20,900**
- Margaret does not work
- File taxes jointly
- Both Edward and Margaret are seeking coverage
- Edward and Margaret live together

## Inning 4: How to Coach Different Types of Teams

Public MEC	
<b>INCOME INFORMATION</b>	Edward Ryan
Income Details	
Income Details	
Income Summary	
<b>OTHER INFORMATION</b>	
<b>APPLICATION SUMMARY</b>	
<b>FIND A PLAN</b>	

We see that you are currently enrolled in Medicare until 04/30/2014 . Is this information correct? \*

Yes  No

People who are enrolled in Medicare are not eligible for health insurance premium tax credits. We will review your application for other health care assistance programs.

[Back](#) [Next](#)

**Family #5: Scenario 2 – Age 65 and Older, Dual-Eligible for Medicare and Medicaid**



Edward

**Margaret's** HHS = 2; Income: \$20,900;  
134% FPL = Medicaid



Margaret

**Edward's** HHS = 2; Income: \$20,900; 134% FPL = Medicaid;  
Dual-Eligible must apply for coverage at LDSS

Family #5: Scenario 2 – Consumers 65 and Over

## True or False?

When an individual is dual-eligible for Medicare and Medicaid, they cannot apply in the Marketplace; they must go to LDSS.

**Family #5: Scenario 2 – Consumers 65 and Over**

# **True or False?**

An individual, age 65 and older, who is a parent/caretaker relative, and age is a condition of eligibility, is non-MAGI and must apply at the LDSS.

### Family #5: Scenario 3 – Age 65 and Over, Caretaker Relative



Edward, over 65



Margaret, 63



Cindy, 11

- Married 38 yrs.
- **Full custody of grandchild, Cindy**
- Edward is enrolled in Medicare and works part-time
- Edward's income: \$24,900
- Margaret does not work
- File taxes jointly
- Claim Cindy as a dependent
- Margaret and Cindy are seeking coverage
- All live together

**Family #5: Scenario 3**



## Inning 4: How to Coach Different Types of Teams

👤 Margaret Crouch Medicaid

HHS = 3

Marketplace ID: HX0002151211

Congratulations! You are eligible to enroll in Medicaid. Your eligibility is based on the number of people in your household and the income information you provided to us. You told us your income is \$20,900.00.

Annual Household Income	Federal Poverty Level
\$20,900.00	105.61%

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

## Inning 4: How to Coach Different Types of Teams

👤 Cindy Lampard **Medicaid**

HHS = 1

Marketplace ID: HX0002151212

Congratulations! You are eligible to enroll in Medicaid. Your eligibility is based on the number of people in your household and the income information you provided to us. You told us your income is \$0.00.

Annual Household Income	Federal Poverty Level
\$0.00	0.0%

138% Medicaid

400% Premium Assistance

Greater than 400% Full Pay

### Family #5: Scenario 3 - Age 65 and Over, Caretaker Relative



**Edward** and his income are counted in the household, and as a caretaker relative, Edward could apply through the Marketplace for Medicaid, regardless of his age. He would **not be eligible for a QHP.**

**Family #5: Scenario 2 – Consumers 65 and Over**

# **True or False?**

**An individual, age 65 and older, who is a parent/caretaker relative, and age is a condition of eligibility, is MAGMA and applies to the Marketplace.**

What questions do you have?



# Inning 4: How to Coach Different Types of Teams

# Q & A



# End of the Inning...

- Please complete Inning #4 survey
- Watch for inning replay to be posted to <http://info.nystateofhealth.ny.gov/SpringTraining>
- Inning #5 - Effectively Handling Free Agents
  - Wednesday, August 20<sup>th</sup> at 10:00am
  - invitation to follow